

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Debra L. Steimling

Case No.: 17-15301 (JNP)
Judge: Jerrold N. Poslusny
Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|---|---|--|
| <input type="checkbox"/> Original | <input type="checkbox"/> Modified/Notice Required | <input checked="" type="checkbox"/> Discharge Sought |
| <input type="checkbox"/> Motions Included | <input checked="" type="checkbox"/> Modified/No Notice Required | <input type="checkbox"/> No Discharge Sought |

Date: June 13, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 184.00 per month to the Chapter 13 Trustee, starting on July 1, 2017 for approximately 33 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☒ Other information that may be important relating to the payment and length of plan:

\$368.00 PTD

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Subranni Zauber LLC	Administrative	\$3,000.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

i. Chase 2015 Subaru Empeza

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 3,000.00 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
Robert McConville, Landlord	Residential, non-commercial lease	Assume

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Administrative/Priority
- 3) Secured
- 4) Unsecured

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: March 1, 2017.

Explain below **why** the plan is being modified:

There are no liens to be voided by the Plan

Explain below **how** the plan is being modified:

Part 1 (a) and (e); Part 7 (a)

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: June 13, 2017

/s/ Scott M. Zauber
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: June 13, 2017

/s/ Debra L. Steimling
Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Debra L. Steimling
 Debtor

Case No. 17-15301-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 63

Date Rcvd: Jun 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2017.

db
 516708899 Debra L. Steimling, 1607 Shore Rd, Linwood, NJ 08221-2206
 Comenity Bank/NYWRK, Attn: Cawley & Bergmann, 117 Kinderkamack Rd Ste 201,
 River Edge, NJ 07661-1916
 516708892 Capital One / Justice, PO Box 71106, Charlotte, NC 28272-1106
 516708893 +Capital One Bank USA, N.A., PO Box 30281, Salt Lake City, UT 84130-0281
 516708894 Capital One, NA, Attn: Progressive Financial Service, 1919 W Fairmont Dr Ste 8,
 Tempe, AZ 85282-3183
 516708895 Chase, PO Box 901003, Fort Worth, TX 76101-2003
 516708897 Comenity - Victorias Secret, PO Box 659728, San Antonio, TX 78265-9728
 516708898 +Comenity Bank-New York & Co., POB 182789, Columbus, OH 43218-2789
 516708900 Comenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043
 516708901 Comenity Portfolio Debt Equity, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 516708902 ComenityCapital/GMStop, PO Box 182120, Columbus, OH 43218-2120
 516785711 +Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516708905 +Credit One Bank NA, 7 Entin Road Attn: Pressler & Pressler, Parsippany, NJ 07054-5020
 516708906 +DC Treasurer, POB 2014, Washington, DC 20013-2014
 516708907 Department of Motor Vehicles - DC, PO Box 2014, Washington, DC 20013-2014
 516708909 +First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
 516708910 Firstsource Advantage, LLC, Attn: CapitalOne Bank, PO Box 628, Buffalo, NY 14240-0628
 516708911 IC System, Attn: Masseys, PO Box 64437, Saint Paul, MN 55164-0437
 516773465 JPMorgan Chase Bank, N.A., po box 29505 Phx, AZ 85038
 516708913 Lending Club Corp, 470 Convention Way, Redwood City, CA 94063-0000
 516785825 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 516708914 +Masseys, POB 2822, Monroe, WI 53566-8022
 516708915 Midland Funding, 2365 Northside Dr # 300, San Diego, CA 92108-2709
 516708918 Music and Arts Center, Attn: Transworld Systems, Inc., 9525 Sweet Valley Dr,
 Valley View, OH 44125-4237
 516708919 +PA Turnpike Commission, 8000 C Derry St, Harrisburg, PA 17111-5200
 516708920 +Premier Bankcard Inc., 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
 516708921 +Pressler & Pressler, 7 Entin Rd. Attn: Midland Funding LLC, Parsippany, NJ 07054-5020
 516708922 Progressive Direct Auto, PO Box 31260, Tampa, FL 33631-3260
 516708923 +Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
 516708925 +Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
 516708926 Rickart Collection Systems, Inc., Attn: Atlantic City Electric, PO Box 7242,
 North Brunswick, NJ 08902-7242
 516708927 Robert McConville, 1236 Shore Rd, Linwood, NJ 08221-2442
 516708928 Rushmore Service Center, Attn: Premier Bankcard, PO Box 5507, Sioux Falls, SD 57117-5507
 516708929 Shore Medical Center, Attn: Paragon Revenue Group, PO Box 127, Concord, NC 28026-0127
 516708930 Six Flags Adventure, Route 537, Jackson, NJ 08527-0000
 516708931 Stoneleigh Recovery Associates, Attn: Comenity Capital Bank, PO Box 1479,
 Lombard, IL 60148-8479
 516708932 TD Bank, Attn: Lyons Doughty Vedhuis, 136 Gaither Dr Ste 100,
 Mount Laurel, NJ 08054-1725
 516708933 +TD Bank USA-Target Credit, POB 673, Minneapolis, MN 55440-0673
 516708934 +Through the Country Door, 1112 7th Ave., Monroe, WI 53566-1364
 516708935 Verizon, PO Box 4330, Trenton, NJ 08610-0330
 516708936 Verizon Wireless, Attn: Convert Outsourcing, PO Box 9004, Renton, WA 98057-9004
 516708938 Webbank/CACH, Attn: Freshview, 6300 S Syracuse Way Ste 200, Centennial, CO 80111-6722

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 14 2017 22:12:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 14 2017 22:12:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516708888 E-mail/Text: ally@ebn.phinsolutions.com Jun 14 2017 22:11:39 Ally Financial, POB 380901,
 Bloomington, MN 55438-0901
 516708889 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 14 2017 22:12:03 Atlantic City Electric,
 POB 13610, Philadelphia, PA 19101-3610
 516725588 E-mail/Text: bankruptcy@pepcoholdings.com Jun 14 2017 22:12:03
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600
 516708891 +E-mail/Text: bk@avant.com Jun 14 2017 22:12:52 Avant, Inc., 640 N La Salle Dr,
 Chicago, IL 60654-3731
 516806772 E-mail/Text: ebn@squaretwofinancial.com Jun 14 2017 22:12:39 CACH, LLC, PO BOX 5980,
 DENVER, CO 80217-5980
 516708896 E-mail/Text: jsanders@cksfin.com Jun 14 2017 22:12:18 CKS Financial,
 Attn: Lending Club Corp., PO Box 2856, Chesapeake, VA 23327-2856
 516708903 E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 14 2017 22:13:07
 Credit Collection Services, Attn: Wells Fargo Bank, 725 Canton St,
 Norwood, MA 02062-2679
 516708904 +E-mail/PDF: creditonebknofications@resurgent.com Jun 14 2017 22:14:37 Credit One Bank,
 POB 98875, Las Vegas, NV 89193-8875

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 63

Date Rcvd: Jun 14, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516708908 E-mail/Text: bankruptcynotices@dcicollect.com Jun 14 2017 22:12:49
Diversified Consultants, Inc., Attn: Verizon, PO Box 551268,
Jacksonville, FL 32255-1268

516708912 E-mail/Text: bnckohlsnotices@becket-lee.com Jun 14 2017 22:11:43 Kohls/Cap One,
PO Box 3115, Milwaukee, WI 53201-3115

516880551 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 14 2017 22:14:58
LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516708916 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 14 2017 22:12:21 Midland Funding LLC,
8875 Aero Dr., Ste 200, San Diego, CA 92123-2255

516708917 +E-mail/Text: cd@musicarts.com Jun 14 2017 22:12:41 Music & Arts Centers,
4626 Wedgewood Blvd, Frederick, MD 21703-7159

516708924 E-mail/PDF: gecsed@recoverycorp.com Jun 14 2017 22:15:06 Q Card/Synchrony Bank,
PO Box 530905, Atlanta, GA 30353-0905

516744273 E-mail/Text: bnc-quantum@quantum3group.com Jun 14 2017 22:12:13
Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788,
Kirkland, WA 98083-0788

516819602 +E-mail/Text: bncmail@w-legal.com Jun 14 2017 22:12:29 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516837914 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 14 2017 22:14:45 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

516708937 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 14 2017 22:12:53 Webbank-Gettington,
6250 Ridgewood Rd., Saint Cloud, MN 56303-0820

516708939 E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 14 2017 22:13:07 Wells Fargo Bank,
c/o Credit Collection Services, PO Box 55126, Boston, MA 02205-5126

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516708890* Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Scott M. Zauber on behalf of Debtor Debra L. Steimling szauber@subranni.com,
ecf@subranni.com; ecorma@subranni.com; cwild@subranni.com; jwiesner@subranni.com; mmorrow@subranni.com

mhinnaurato@subranni.com

U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5